

**Information to identify the case:**

Debtor 1	<u>Anthony D Caponegro</u>	Social Security number or ITIN	xxx-xx-3057
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine C Caponegro</u>	Social Security number or ITIN	xxx-xx-2663
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-25398-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony D Caponegro

Christine C Caponegro

6/22/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony D Caponegro  
 Christine C Caponegro  
 Debtors

Case No. 16-25398-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

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 Total Noticed: 98

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb +Anthony D Caponegro, Christine C Caponegro, 5021 Fernwood Dr,  
 Egg Harbor Township, NJ 08234-9663  
 516375518 +Atlantic City Spec Civil Part, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510  
 516375519 +Atlantic County Library System, 1 Swift Dr, Egg Harbor Township, NJ 08234-9477  
 516334817 +Atlantic County Sheriff's Office, 4997 Unami Blvd, Mays Landing, NJ 08330-2017  
 516375520 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510  
 516375521 +Atlantic Medical Imaging, Po Box 1564, Indianapolis, IN 46206-1564  
 516375522 +Atlantic Radiologists, 65 West Jimmie Leeds Road, Galloway, NJ 08205-9403  
 516375523 +Atlantic Smiles, 3069 English Creek Rd, Egg Harbor Township, NJ 08234-9708  
 516375524 +Atlanticare, PO Box 786361, Philadelphia, PA 19178-6361  
 516514283 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516375529 +Brazos Higher Education, PO Box 7860, Madison, WI 53707-7860  
 517472661 +Brevard Physician Associates, PO Box 02400, Melbourne, FL 32902-2400  
 517472662 +CMRE Financial Services, 3075 E Imperial Hwy Suite 200, Brea, CA 92821-6753  
 516375538 +Chase Corporation, 10790 Rancho Bernardo, San Diego, CA 92127-5705  
 516375540 +Credit Control, Llc, Po Box 488, Hazelwood, MO 63042-0488  
 516375542 +Dr. Brian Attkisson, 3110 Ocean Heights Ave, Egg Harbor Township, NJ 08234-7734  
 516375543 EZpass, PO Box 52003, New Jersey Customer Service, Newark, NJ 07101-8203  
 516375545 +FMA Alliance LD, 12339 Cutten Rd, Houston, TX 77066-1807  
 516375546 +Great Lakes Higher Education, 2401 International Ln, Madison, WI 53704-3192  
 517472664 +Health First, PO Box 628347, Orlando, FL 32862-8347  
 516334818 +Hsbc Bank Usa Na, 11 West 42nd Street, New York, NY 10036-8002  
 516375550 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081  
 516708332 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,  
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 516375553 +Jersey Shore FCU, 1434 New Road, Northfield, NJ 08225-1104  
 517436409 +KML Law Group, PC, DiTech Financial, LLC, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 516334819 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812  
 516375554 Labcorp, PO Box 2240, Burlington, NC 27216-2240  
 516375555 +Leonard Franco Jr, 1037 Raymond Blvd Ste 710, Newark, NJ 07102-5427  
 516432110 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516334820 +Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648  
 516444651 New Jersey Turnpike Authority, Law Dept. Attn: Mark Schneider, Esq., PO Box 5042,  
 Woodbridge, NJ 07095-5042  
 517472665 +Pain Specialists, 1907 New Road, Northfield, NJ 08225-1544  
 516375562 +Penn Cardiology, 1400 East Rt.70, Cherry Hill, NJ 08034-2240  
 517472666 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
 517472667 +Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910  
 516375570 Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite110, Re:E-ZPass,  
 Elmsford, NY 10523  
 516375578 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O.Box245,  
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 516375571 Schachter And Portnoy, Llc, 3490 USRtl,Ste 6, Princeton, NJ 8540  
 516375574 +South Jersey Gas, Po Box 577, Attn:Mrs.DeMarco, Hammonton, NJ 08037-0577  
 516375575 +South Jersey Periodontal, 3069 English Creek Rd, Egg Harbor Township, NJ 08234-9708  
 516375576 +South Jersey Water Conditioning, 760 Shiloh Pike, Bridgeton, NJ 08302-1460  
 516375577 +State Of New Jersey, P.O.Box 445, Department Of Treasury, Trenton, NJ 08695-0445  
 516375579 +Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370  
 517472668 +Urgent Care Egg Harbor, PO Box 768061, Philadelphia, PA 19178-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516375515 EDI: RMSC.COM Jun 23 2018 03:33:00 Ashley Furniture, PO Box 960061,  
 Orlando, FL 32896-0061

516375517 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2018 00:00:17 Atlantic City Electric,  
 5 Collins Drive Suite2133, Pepco Holdings Inc, Bankruptcy Division,  
 Penns Grove, NJ 08069-3600

516375516 E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2018 00:00:17  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600

516375525 EDI: BANKAMER.COM Jun 23 2018 03:33:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998

516375526 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Barclay Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516375527 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Barclay's Bank Delaware, 125 S West St, Wilmington, DE 19801-5014

517095589 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 23 2018 00:01:17 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

517095588 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 23 2018 00:01:17 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

516375528 +EDI: HFC.COM Jun 23 2018 03:33:00 Best Buy, P.O.Box 30253, Salt Lake City, UT 84130-0253

516493275 +EDI: PRA.COM Jun 23 2018 03:33:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516375530 +E-mail/Text: cms-bk@cms-collect.com Jun 23 2018 00:00:21 Capital Management Services, 726 Exchange Street, Ste 700, Buffalo, NY 14210-1464

516375531 +EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, PO Box 26030, Richmond, VA 23260-6030

516361808 EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083

516375532 EDI: RMSC.COM Jun 23 2018 03:33:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061

516375534 +E-mail/Text: bankruptcy@cvaps.com Jun 23 2018 00:01:11 Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

516375535 EDI: CHASE.COM Jun 23 2018 03:33:00 Chase, P.O.Box 15298, Wilmington, DE 19886-5153

516375537 EDI: CHASE.COM Jun 23 2018 03:33:00 Chase, P.O. Box 15836, Wilmington, DE 19886-5153

516375539 +EDI: CITICORP.COM Jun 23 2018 03:33:00 Citibank, P.O.Box 6497, Sioux Falls, SD 57117-6497

517472663 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jun 23 2018 00:01:28 Comcast, PO Box 3006, Southeastern, PA 19398-3006

516375541 EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Bank, PO Box 15316, Wilmington, DE 19850-5316

516353134 EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516519705 EDI: ECMC.COM Jun 23 2018 03:33:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

516375544 E-mail/Text: data\_processing@fin-rec.com Jun 23 2018 00:00:20 Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908

516375547 +EDI: RMSC.COM Jun 23 2018 03:33:00 HHGregg, PO Box 965036, Orlando, FL 32896-5036

516375548 +EDI: CITICORP.COM Jun 23 2018 03:33:00 Home Depot, P.O.Box 6497, Sioux Falls, SD 57117-6497

516375551 +EDI: IRS.COM Jun 23 2018 03:33:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301

516375556 +EDI: LTDFINANCIAL.COM Jun 23 2018 03:33:00 Ltd, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134

516375557 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Macys, P.O.Box 8218, Mason, OH 45040-8218

516375558 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2255

516375559 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

516375560 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

516457127 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011

516375561 E-mail/Text: electronicbkdocs@nelnet.net Jun 23 2018 00:00:52 Nelnnet Loan Services, 3015 S. Parker Rd., Aurora, CO 80014-2904

516375564 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery, 120 Corporate Blvd STE 100, Norfolk, VA 23502

516375563 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery, 120 Corporate Blvd Stel, Norfolk, VA 23502

516534508 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516536683 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541

516533243 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o TOYS R US CREDIT CARD, POB 41067, Norfolk VA 23541

516537747 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541

516536690 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

516350177 EDI: Q3G.COM Jun 23 2018 03:34:00 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

516375567 +EDI: RMCB.COM Jun 23 2018 03:33:00 Retrieval Masters Creditors Bureau Inc, 4 West Chester Plaza Suite 110, Re:E-ZPass, Elmsford, NY 10523-1615

516375580 +EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/ Lumber Liquidators, PO.Box 965036, Orlando, FL 32896-5036

516375581 EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/ Walmart Dual Card, PO Box 965024, Orlando, FL 32896-5024

516375572 +E-mail/Text: jboehler@shorememorial.org Jun 23 2018 00:01:59 Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 98

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516375573 +E-mail/Text: jboehler@shorememorial.org Jun 23 2018 00:01:59 Shore Memorial Hospital,  
PO Box 217, Somers Point, NJ 08244-0217  
516375582 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synch/Toysrusdc, PO Box 965005,  
Orlando, FL 32896-5005  
516351116 EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516375583 +EDI: WTRRN BANK.COM Jun 23 2018 03:33:00 TD Bank USA / Target Credit, PO Box 673,  
Minneapolis, MN 55440-0673  
516535524 +E-mail/Text: bncmail@w-legal.com Jun 23 2018 00:00:59 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516375585 +E-mail/Text: chorner@uniteherehealth.org Jun 23 2018 00:01:14 United Here Health,  
P.O Box 6680, Aurora, IL 60598-0680  
516375586 +EDI: VERIZONCOMB.COM Jun 23 2018 03:34:00 Verizon, 500 Technology Dr Ste 300,  
Weldon Spring, MO 63304-2225

TOTAL: 54

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516375536\* Chase, P.O.Box 15298, Wilmington, DE 19886-5153  
516375549\* IRS, PO Box 744, Springfield, NJ 07081-0744  
516375552\* +Irs, P.O.Box 7346, Philadelphia, PA 19101-7346  
516375565\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste1, Norfolk, VA 23502)  
516375566\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste1, Norfolk, VA 23502)  
516375568\* +Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Re:E-ZPass,  
Elmsford, NY 10523-1615  
516375569\* +Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Re:E-ZPass,  
Elmsford, NY 10523-1615  
516375533 ###CareCentrix, PO Box 7780, London, KY 40742-7780  
516375584 ###Transworld System, Inc, 2 Huntington Quadrangle, Ste 3N02, Melville, NY 11747-4510  
TOTALS: 0, \* 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1, Midfirst Bank is the servicer dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Richard James Tracy, III on behalf of Creditor BAYVIEW LOAN SERVICING LLC  
rtracy@schillerknapp.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aheight@schillerknapp.com; sbatcher@schillerknapp.com  
Seymour Wasserstrum on behalf of Joint Debtor Christine C Caponegro mylawyer7@aol.com, ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor Anthony D Caponegro mylawyer7@aol.com, ecf@seymourlaw.net

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
TOTAL: 7